

storing said second formatted account information in a storage area, without storing graphical images of an original printed account statement;

interactively inputting a request for said second formatted account information; and

transferring said second formatted account information from said storage area to a

Cont  
A1 display device for displaying said second formatted account information in a format that appears identical in all material aspects to the original printed account statement,

wherein said first formatted account information comprises formatted information for said original printed account statement.

---

4. (Amended) The method according to claim 1, wherein said step of interactively inputting comprises one of:

interactively inputting, by a first customer of a first business, a request for said second formatted account information by using a graphical user interface,

A2 interactively inputting, by a software agent of a second customer of a second business, a request for said second formatted account information by using a graphical user interface,

interactively inputting, by a first member of a first organization, a request for said second formatted account information by using a graphical user interface, and

interactively inputting, by a software agent of a second member of a second organization, a request for said second formatted account information by using a graphical user interface.

---

A3 9. (Amended) A system comprising:

a formatting device configured to format first formatted account information into second formatted account information;

a storing device configured to store said second formatted account information in a storage area, without storing graphical images of an original printed account statement;

an input device configured to interactively input a request for said second formatted account information; and

*Cont*  
*A3* a transferring device configured to transfer said second formatted account information from said storage area to a display device for displaying said second formatted account information in a format that appears identical in all material aspects to the original printed account statement,

wherein said first formatted account information comprises formatted information for said original printed account statement.

---

15. (Amended) A computer program product including a computer readable medium embodying program instructions for causing a system to perform the steps of:

formatting first formatted account information into second formatted account information;

*A4* storing said second formatted account information in a storage area, without storing graphical images of an original printed account statement;

interactively inputting a request for said second formatted account information; and

transferring said second formatted account information from said storage area to a display device for displaying said second formatted account information in a format that appears identical in all material aspects to the original printed account statement,